

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

Title of application: **Detection of Unauthorized Account Transactions**

the specification of which (check one)

 X is attached hereto.

_____ was filed on _____
as Application Serial No. _____
and was amended on _____
(if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, any foreign application for patent inventor's or plant breeder's rights certificate(s) or any PCT international application having a filing date before that of the application on which priority is claimed.

**Prior Foreign Application(s):
Claimed**

Priority

_____	_____	_____	_____ Yes <u> X </u>
No			
(Number)	(Country)	(MM/DD/YYYY)	

Certified Copy Attached? Yes No

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

John W. Henderson, Jr., Reg. No. 26,907; James H. Barksdale, Jr., Reg. No. 24,091; Thomas E. Tyson, Reg. No. 28,543; Robert M. Carwell, Reg. No. 28,499; Jeffrey S. LaBaw, Reg. No. 31,633; Douglas H. Lefevre, Reg. No. 26,193; Casimer K. Salys, Reg. No. 28,900; David A. Mims, Jr., Reg. No. 32,708; Mark E. McBurney, Reg. No. 33,114; Anthony V. England, Reg. No. 35,129; Volel Emile, Reg. No. 39,969; Leslie A. Van Leeuwen, Reg. No. 42,196; Christopher A. Hughes, Reg. No. 26,914; Stanley B. Green, Reg., No. 24,351; John E. Hoel, Reg. No. 26,279; Joseph C. Redmond, Jr., Reg. No. 18,753; and Marilyn S. Dawkins, Reg. No. 31,140, Cynthia S. Byrd, Reg. No. 39,365 and Jeffrey L. Streets, Reg. No. 37,453.

Send correspondence to: Jeffrey L. Streets
13831 Northwest Freeway, Suite 355
Houston, Texas 77040

Direct all telephone calls to (713) 939-9444

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF SOLE OR FIRST INVENTOR: Michael Wayne Brown

INVENTORS SIGNATURE:  **DATE:** 1/22/2002

RESIDENCE: 529 River Down Road
 Georgetown, Texas 78628
 Williamson County

CITI ZENSHIP: USA

POST OFFICE ADDRESS: same as residence

FULL NAME OF SECOND INVENTOR: Rabindranath Dutta

INVENTORS SIGNATURE: _____ **DATE:** _____

RESIDENCE: 3401 Parmer Lane W. #835
 Austin, Texas 78727
 Travis County

CITIZENSHIP: India

POST OFFICE ADDRESS: same as residence

FULL NAME OF THIRD INVENTOR: Michael A. Paolini

INVENTORS SIGNATURE: Michael A. Paolini DATE: 1/22/2002

RESIDENCE: ~~1406 Terra Street~~ 6407 Wallace Cove
Austin ~~Round Rock, Texas 78664~~ 78750
Williamson County
Travis

CITIZENSHIP: USA

POST OFFICE ADDRESS: same as residence

FULL NAME OF FOURTH INVENTOR: Newton James Smith, Jr.

INVENTORS SIGNATURE: Newton James Smith, Jr. DATE: 1/22/2002

RESIDENCE: 11002 Bitterroot Circle
Austin, Texas 78726
Travis County

CITIZENSHIP: USA

POST OFFICE ADDRESS: same as residence

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED

IBM DOCKET NO.: AUS920010651US1

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Title of application: Detection of Unauthorized Account Transactions

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Prior Foreign Application(s):
Claimed

Priority

_____	_____	_____	Yes	<u>X</u>
No				
(Number)	(Country)	(MM/DD/YYYY)		

Certified Copy Attached? Yes No

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FULL NAME OF SOLE OR FIRST INVENTOR: Michael Wayne Brown

INVENTORS SIGNATURE: _____ DATE: _____

RESIDENCE: 529 River Down Road
Georgetown, Texas 78628
Williamson County

CITI ZENSHIP: USA

POST OFFICE ADDRESS: same as residence

FULL NAME OF SECOND INVENTOR: Rabindranath Dutta

INVENTORS SIGNATURE: Rabindranath Dutta DATE: 1/28/2002

RESIDENCE: 1927 Malcolm Ave., Apt. 4
Los Angeles, Ca 90025
Los Angeles County

CITIZENSHIP: India

IBM DOCKET NO.: AUS920010651US1

POST OFFICE ADDRESS: same as residence

FULL NAME OF THIRD INVENTOR: Michael A. Paolini

INVENTORS SIGNATURE: _____ DATE: _____

RESIDENCE: 1406 Terra Street
Round Rock, Texas 78664
Williamson County

CITIZENSHIP: USA

POST OFFICE ADDRESS: same as residence

FULL NAME OF FOURTH INVENTOR: Newton James Smith, Jr.

INVENTORS SIGNATURE: _____ DATE: _____

RESIDENCE: 11002 Bitterroot Circle
Austin, Texas 78726
Travis County

CITIZENSHIP: USA

POST OFFICE ADDRESS: same as residence

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